

CLAIMS

We claim:

1. A method of facilitating a user's selection of a health plan from a plurality of available health plans, said method comprising steps of:

- a. providing a rating for each of a plurality of attributes for each health plan of the plurality of available health plans;
- b. determining the relative importance of each of the plurality of attributes to the user; and
- c. computing a score for each health plan of the plurality of available health plans based on the relative importance of each of the plurality of attributes to the user in comparison to the rating for each of the plurality of attributes of each health plan of the plurality of available health plans, said score being computed according to scoring rules.

2. The method according to claim 1, wherein the rating for each of a plurality of attributes for each health plan of the plurality of available health plans is a rating from the group consisting of:

- a. an above average rating,
- b. an average rating, and
- c. a below average rating.

3. The method according to claim 2, wherein the relative importance of each of the plurality of attributes to the user is a measure of relative importance from the group consisting of:

- a. an above average importance,

- b. an average importance, and
 - c. a below average importance.
4. The method according to claim 3, wherein the scoring rules include:
- a. assigning each health plan a starting score,
 - b. for each attribute having a below average relative importance, maintaining the score of each health plan for the attribute,
 - c. for each attribute having an average relative importance,
 - i. increasing by a first determined amount the score of each health plan having a rating of above average for the attribute,
 - ii. maintaining the score of each health plan having a rating of average for the attribute, and
 - iii. decreasing by a second determined amount the score of each health plan having a rating of below average for the attribute; and
 - d. for each attribute having an above average relative importance,
 - i. maintaining the score of each health plan having a rating of above average for the attribute,
 - ii. decreasing by a third determined amount the score of each health plan having a rating of average for the attribute, and
 - iii. decreasing by a fourth determined amount the score of each health plan having a rating of below average for the attribute.
5. The method according to claim 4 wherein the first determined amount equals the second determined amount, and the second determined amount equals the third

determined amount, and the third determined amount is less than the fourth determined amount.

6. The method according to claim 5, said method further including a step of sorting the plurality of available health plans according to the score computed for each of the plurality of available health plans.

7. The method according to claim 6, said method further including a step of calculating estimated total co-payment amounts for a determined period of time for at least two health plans from the plurality of available health plans.

8. The method according to claim 7, wherein the step of calculating estimated total co-payment amounts further includes a step of requesting the user to provide estimates of a number of doctor visits, a number of hospital visits and a number of prescriptions filled.

9. The method according to claim 8, said method further including a step of displaying the rating for each of the plurality of attributes for at least two health plans from the plurality of available health plans.

10. The method according to claim 9, said method further including a step of providing online enrollment for a plan from the plurality of available health plans.

11. A method of facilitating a user's selection of a health care provider from a plurality of available health care providers, said method comprising steps of:

- a. providing a rating for each of a plurality of attributes for each health care provider of the plurality of available health care providers;
- b. determining the relative importance of each of the plurality of attributes to the user; and

- 5 c. computing a score for each health care provider of the plurality of available health care providers based on the relative importance of each of the plurality of attributes to the user in comparison to the rating for each of the plurality of attributes of each health care provider of the plurality of available health care providers, said score being computed according to scoring rules.

12. The method according to claim 11, wherein the rating for each of a plurality of attributes for each health care provider of the plurality of available health care providers is a rating from the group consisting of:

- 10 a. an above average rating,
b. an average rating, and
c. a below average rating.

13. The method according to claim 12, wherein the relative importance of each of the plurality of attributes to the user is a measure of relative importance from the group consisting of:

- 15 a. an above average importance,
b. an average importance, and
c. a below average importance.

14. The method according to claim 13, wherein the scoring rules include:

- 20 a. assigning each health care provider a starting score,
b. for each attribute having a below average relative importance, maintaining the score of each health care provider for the attribute,
c. for each attribute having an average relative importance,

- 5
- i. increasing by a first determined amount the score of each health care provider having a rating of above average for the attribute,
 - ii. maintaining the score of each health care provider having a rating of average for the attribute, and
 - iii. decreasing by a second determined amount the score of each health care provider having a rating of below average for the attribute; and
- d. for each attribute having an above average relative importance,
- i. maintaining the score of each health care provider having a rating of above average for the attribute,
 - ii. decreasing by a third determined amount the score of each health care provider having a rating of average for the attribute, and
 - iii. decreasing by a fourth determined amount the score of each health care provider having a rating of below average for the attribute.

15. The method according to claim 14 wherein the first determined amount equals the second determined amount, and the second determined amount equals the third determined amount, and the third determined amount is less than the fourth determined amount.

16. The method according to claim 15, said method further including a step of sorting the plurality of available health care providers according to the score computed for each of the plurality of available health care providers.

17. A computer implemented system for facilitating a user's selection of a health plan from a plurality of available health plans, said system comprising:

- a. a database including a rating for each of a plurality of attributes for each health plan of the plurality of available health plans;
- b. means for determining the relative importance of each of the plurality of attributes to the user; and
- 5 c. means for computing a score for each health plan of the plurality of available health plans based on the relative importance of each of the plurality of attributes to the user in comparison to the rating for each of the plurality of attributes of each health plan of the plurality of available health plans, said score being computed according to scoring rules.

10 18. The system according to claim 17, wherein the rating for each of a plurality of attributes for each health plan of the plurality of available health plans is a rating from the group consisting of:

- a. an above average rating,
- b. an average rating, and
- 15 c. a below average rating.

19. The system according to claim 18, wherein the relative importance of each of the plurality of attributes to the user is a measure of relative importance from the group consisting of:

- a. an above average importance,
- 20 b. an average importance, and
- c. a below average importance.

20. The method according to claim 19, wherein the scoring rules include:

- a. assigning each health plan a starting score,

- b. for each attribute having a below average relative importance, maintaining the score of each health plan for the attribute,
- c. for each attribute having an average relative importance,
 - i. increasing by a first determined amount the score of each health plan having a rating of above average for the attribute,
 - ii. maintaining the score of each health plan having a rating of average for the attribute, and
 - iii. decreasing by a second determined amount the score of each health plan having a rating of below average for the attribute; and
- d. for each attribute having an above average relative importance,
 - i. maintaining the score of each health plan having a rating of above average for the attribute,
 - ii. decreasing by a third determined amount the score of each health plan having a rating of average for the attribute, and
 - iii. decreasing by a fourth determined amount the score of each health plan having a rating of below average for the attribute.